

STATE OF INDIANA     )  
                                  ) SS:  
COUNTY OF MARION    )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 16564-IA17-1025-004

IN THE MATTER OF:

Celina Olivo  
Criterion Claims Solutions  
PO Box 787  
Omaha, NE 68101

No License

Type of Action: Enforcement

**FILED**

NOV 09 2017

STATE OF INDIANA  
DEPT. OF INSURANCE

**ORDER GRANTING**  
**EMERGENCY CEASE AND DESIST ORDER**

The Commissioner of the Indiana Department of Insurance ("Commissioner"), having reviewed the Enforcement Division's Motion for Emergency Cease and Desist Order, and being otherwise duly advised, and now finds as follows:

**FINDINGS OF FACT**

1. The Department of Insurance ("Department") is authorized to regulate the practice of insurers and producers in Indiana under Indiana Code § 27-1 *et seq.*
2. Respondent is not listed in the Department's database as a licensed independent adjuster in Indiana.

3. The Department has verified with Respondent and her employer Criterion Claims Solutions of Omaha, NE that Respondent engaged in adjusting claims in Indiana, as an employee of Criterion.
4. Respondent's conduct in engaging in the unlicensed adjusting of claims is a violation of Indiana Insurance law and is harmful to consumers.

### **CONCLUSIONS OF LAW**

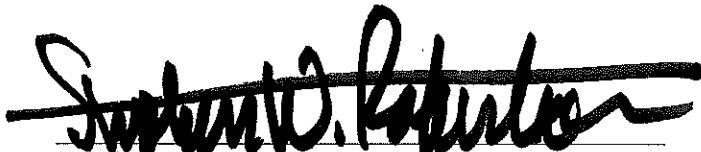
1. An emergency exists in that Respondent, an unlicensed individual, is adjusting claims and holding herself out to be an independent adjuster in Indiana, in violation of Indiana Code § 27-1-28-10, which says a person shall not act as an independent adjuster or hold themselves out as an independent adjuster in Indiana, unless the person is licensed.
2. An emergency also exists in that the unlicensed adjusting of insurance claims is harmful to consumers.
3. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code § 4-21.5-4-2(a) and this Emergency Order is issued pursuant to that.
4. This Emergency Order also satisfies the requirements of Indiana Code § 4-21.5-4-2(b).
5. Conclusions of Law that are properly stated as Findings of Fact are incorporated herein.

### **ORDER**

It is **ORDERED** that Respondent Celina Olivo must cease and desist from insurance claims in Indiana without a license. Pursuant to Indiana Code § 4-21.5-4-5(3), this Emergency Order remains effective for 90 days commencing on the date this order is issued.

Under Indiana Code § 4-21.5-4-3, this Emergency Order is effective when issued. **Respondent has the right to request a hearing on this Emergency Order by filing a request for a hearing,** and if requested, an evidentiary hearing will be set on the matter as soon as practicable pursuant to Indiana Code § 4-21.5-4-4.

SO ORDERED this 9<sup>th</sup> day of November, 2017.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution to:

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Criterion Claims Solutions  
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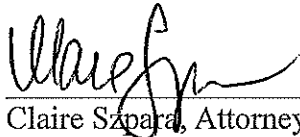
**MOTION FOR EMERGENCY CEASE AND DESIST ORDER**

The Enforcement Division of the Indiana Department of Insurance files its Motion for an Emergency Cease and Desist Order against Celina Olivo ("Respondent") and states:

1. Respondent is employed at Criterion Claims Solutions, PO Box 787, Omaha, NE 68101, as an independent adjuster.
2. Respondent is not listed in the Department's database as a licensed independent adjuster in Indiana.
3. During the course of its investigation, the Department learned from Respondent and her employer, Criterion Claims Solutions, that Respondent was adjusting claims in Indiana without a license.
4. Indiana Code § 27-1-28-10 is an insurance law which says a person shall not act as an independent adjuster, or hold themselves out as an independent adjuster in Indiana, unless the person is licensed.

5. Indiana Code § 4-21.5-4-1(1) allows an agency to conduct proceedings if an emergency exists.
6. An emergency exists in that Respondent, an unlicensed individual, is actively adjusting claims in Indiana, which violates an Indiana Insurance law and is harmful to Indiana consumers.

WHEREFORE, the Enforcement Division requests that the Commissioner issue an Emergency Cease and Desist Order against Respondent under Indiana Code § 4-21.5-4-2(a)(1), and for all other necessary and proper relief.



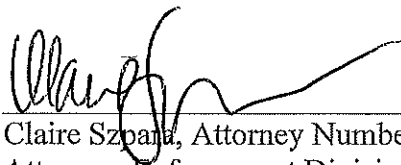
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**CERTIFICATE OF SERVICE**

I certify that a copy of the foregoing has been served upon Respondent listed below by United States first class mail, this 13 day of November, 2017.

Celina Olivo  
Criterion Claims Solutions  
PO Box 787  
Omaha, NE 68101



Claire Szpara, Attorney Number 34219-64  
Attorney, Enforcement Division